

**Notice of References Cited**

Application/Control No.

09/713,770

Applicant(s)/Patent Under  
Reexamination  
COYLE, ADAM

Examiner

Kelly Campen



Art Unit

3624

Page 1 of 1

**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-5,963,647	10-1999	Downing et al.	705/39
	B	US-5,966,698	10-1999	Pollin, Robert E.	705/34
	C	US-5,897,625 A	04-1999	Gustin et al.	705/43
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

**FOREIGN PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N	EP 949596 A2	10-1999	European Patent	GOLVIN et al.	G07F 19/00
	O					
	P					
	Q					
	R					
	S					
	T					

**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)			
	U	BILLPOINT (COMPANY OVERVIEW) www.billpoint.com 23 July 2000.			
	V	dotBank copyrighted 1999, www.dotbank.com 02/07/2000			
	W				
	X				

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.